

<b>Notice of References Cited</b>	Application/Control No. 09/654,339	Applicant(s)/Patent Under Reexamination OGRAM, MARK E.	
	Examiner Edward R. Cosimano	1/12/02 Art Unit 2161	Page 1 of 1

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	V	"BNZ introduces on-line credit card settlement"; New Zealand Herald; 24 September 1997; page E3, (ABSTRACT ONLY).
*	W	"Citibank unveils new e-commerce facility to clients"; BUSINESSWORLD (PHILIPPINES) 11 May 1999, page 13.
	X	"ON THE NET UNVEILS NEW E-PAYMENT SOLUTION"; Card News; 05 April 2000, vol. 15, no. 7.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.